

HOMESENSE FINANCIAL

Uniform Residential Loan Application

Ex. 3

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage Applied for:		<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:		Agency Case Number		Lender Case Number	
Amount		Interest Rate		No. of Months		Amortization Type	
\$ 26400		11.99		240		<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type): <input type="checkbox"/> GPM	

Subject Property Address (street, city, state & zip code)		No. of Units	
211 CHESTNUT ST, ROANOKE, RANDOLPH AL 36274		1	

Legal Description of Subject Property (attach document if necessary)		Year Built	
BRICK/FRAME/SQ FT 1800, 3BR, 1BTH, LIV, KIT, DOUBLE PAVED DRIVE WAY			

Purpose of Loan		Property will be:	
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	

Complete this line if construction or construction-permanent loan.			
Year Last Acquired	Original Cost	Amount Excluding Liens	(a) Present Value of lot
			(b) Cost of Improvements
			Total (a + b)

Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Excluding Liens	Purpose of Refinance
1930		5000	DEBT CONSOLIDATION

Title will be held in what Name(s)		Manner in which title will be held		Estate will be held in:	
GEORGE MCCARLEY		INDIVIDUALLY		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	

Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
GEORGE MCCARLEY			

Social Security Number		Home Phone (incl. area code)		Age		Yrs. School	
416-76-2215		334-863-6489		46		12	

<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Borrower)	
Present Address (street, city, state, zip code)		No. Yrs.		Present Address (street, city, state, zip code)		No. Yrs.	

211 CHESTNUT ST ROANOKE, AL 36274		30YR	
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If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, zip code)		No. Yrs.	

Former Address (street, city, state, zip code)		No. Yrs.	
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Former Address (street, city, state, zip code)		No. Yrs.	
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Name & Address of Employer		Self Employed		Years employed in this line of work/profession	
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MCCARLEY ASSOCIATES MANAGEMENT CONSULTANT 211 CHESTNUT ST ROANOKE, AL 36274		Self Employed		Years employed in this line of work/profession	
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Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
OWNER		334-863-6489					

If employed in current position for less than two years, or if currently employed in more than one position, complete the following:							
Name & Address of Employer		Self Employed		Dates (month - to):		Monthly Income	

Name & Address of Employer		Self Employed		Dates (month - to):		Monthly Income	
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Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
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Name & Address of Employer		Self Employed		Dates (month - to):		Monthly Income	
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Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
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HOMESENSE FINANCIAL

MONTHLY INCOME AND EXPENSE INFORMATION				Combined Monthly Housing Expenses		Proposed	
Gross Monthly Income	Borrower	Co-Borrower	Total	Rent	Property		
Net Monthly Income	\$	\$	\$	First Mortgage (P & I)		\$	290.51
Overseas				Other Financing (P & I)			
Deposits				Hazard Insurance			
Commissions				Real Estate Taxes			
Dividends/Interest				Mortgage Insurance			
Net Rental Income				Homeowner Assn. Dues			
Other (before computing, see the notes in "Describe Other Income" below)				Other:			
Total	\$	\$	\$	Total	\$	\$	290.51

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Net: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) doesn't choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payt. & Nos. Left to Pay	Unpaid Balance
Depositation			Name and address of Company		\$ Payt./Moe.	\$
Cash deposit toward purchase held by	\$		THE BANK		291	*R.E. Loan 26400
List checking and savings accounts below			548 MAIN ST			
Name and address of Bank, S & L, or Credit Union			ROANOKE, AL 36274			
Acct. no.	\$		Acct. no. 435271			
Name and address of Bank, S & L, or Credit Union			Name and address of Company		\$ Payt./Moe.	\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company		\$ Payt./Moe.	\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company		\$ Payt./Moe.	\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S & L, or Credit Union			Name and address of Company		\$ Payt./Moe.	\$
Acct. no.	\$		Acct. no.			
Stocks & Bonds (Company Name/Number & description)	\$		Name and address of Company		\$ Payt./Moe.	\$
Life Insurance not cash value	\$		Acct. no.			
Face amount: \$	\$		Name and address of Company		\$ Payt./Moe.	\$
Subtotal Liquid Assets	\$		Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$	44000	Name and address of Company		\$ Payt./Moe.	\$
Variable Interest in retirement fund	\$		Acct. no.			
Net worth of business(es) owned (attach financial statement)	\$		Name and address of Company		\$ Payt./Moe.	\$
Automobiles owned (make and year)	\$		Acct. no.			
Other Assets (Itemize)	\$		Alimony/Child Support/Spouse Maintenance Payments Owed to:		\$	
	\$		Job Related Expense (child care, union dues, etc.)		\$	
	\$		Total Monthly Payments	\$		
Total Assets a.	\$		Total Liabilities b.	\$		

GEORGE

MCCARLEY